

February 2010



Dear Woodbury Financial Services Registered Representative,

WOODBURY FINANCIAL SERVICES, INC.  
Member FINRA, SIPC, and Registered Investment Adviser  
P.O. Box 64319  
St. Paul, MN 55164-0319  
(800) 800-2000  
woodburyfinancial.com

As the financial services industry evolves, Woodbury Financial Services keeps pace with the evolution of your practice. As an independent rep, you have a choice in selecting a broker-dealer that fits your needs today and helps you envision the future. We appreciate your trust in selecting Woodbury Financial as your broker-dealer and are committed to developing a long-term, mutually rewarding partnership with you.

Success is a choice. Since it's your future, now is the time to get involved in the direction in which the financial services industry is heading. At Woodbury, we encourage you to partner with your industry peers to, collectively, voice your opinions and concerns. We want you to help shape the environment to ensure that you and other independent reps can best serve clients and have a rewarding career.

We encourage you to become a member of the **National Association of Insurance and Financial Advisors (NAIFA)**, one of the largest financial organizations. NAIFA membership provides you with many benefits, including:

- An opportunity to have your voice heard in the state and on Capitol Hill
- Networking opportunities with peers by attending local, state and national association meetings
- Recognition for your achievements — NAIFA membership is mandatory to qualify for the Million Dollar Round Table (MDRT), to receive the National Quality Awards and to earn the LUTCF designation
- Sharing and learning new sales ideas to help you transform prospects into satisfied clients
- A chance to continue to grow as an independent financial professional who maximizes personal potential by growing on purpose and with purpose
- A subscription to *Advisor Today* magazine packed with important and practical information

At Woodbury, we know that to stay ahead of the competition, you will continue to make choices. We also know that with choice comes responsibility. We carefully select the organizations that we endorse. I, along with many other Woodbury representatives and field managers, am proud to be a NAIFA member and encourage you to make an investment in your future by joining this organization. Please call NAIFA at (877) 866-2432 or visit their website at [www.NAIFA.org](http://www.NAIFA.org).

All the best,

A handwritten signature in cursive script that reads "Scott Carlson".

Scott Carlson, CLU, ChFC  
Senior Vice President of Distribution  
Woodbury Financial Services, Inc.